

A STUDY ON SOCIO-ECONOMIC IMPACTS OF NREGA WITH SPECIAL
EMPHASIS ON WOMEN EMPOWERMENT

A Report of the Minor Research Project

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Preface

The NREG act (National Rural Employment Guarantee Act) was launched on February 2, 2006. Initially it covered only 200 most backward districts of India. Further it was extended to another 170 districts in 2007. From April, 2008 it covered all of the rural area of India. The scheme has been renamed MNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) in 2011.

There are some unique features of the act which distinguish it from other rural development schemes of India. It is an act and guarantees 100 days of employment irrespective of sex. Thus it has the socio-economic impacts particularly for the empowerment of women.

Idle women got the opportunity for get them engaged in NREGA works and some money for themselves. Their income has increased and they are now able to support their male counterpart for maintaining their family. From the study it has been found that most of the women NREGA worker spends lion share or their NREGA income on food and basic necessities. A part of NREGA income is used on health. Some NREGA workers used the NREGA income on education for their children. Some of them save income form it for future needs. Some women were found who have invested the income of NREGA on purchasing chattels, goats, ducks etc.

There are social effects of NREGA scheme also. Most of the women NREGA workers accepted that the scheme has increased the family ties as the women have started earning income which can support their family.

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Last but not the least, I could not have succeeded in this endeavor without the unconditional inspirations and support of my wife, Mrs Gitali Bhagawati Goswami and my two daughters Prerana and Nistha, my heartfelt thanks to all of them.

And my parents – for their blessings.


Binod Goswami

ACRONYMS AND ABBREVIATIONS

BSY	Balika Samridhi Yojana
CCE	Condensed Course of Education
DPAP	Drought Prone Areas Programme
DWCRA	Development of Woman and Children in Rural Areas
EAS	Employment Assurance Scheme
FCI	Food Corporation of India
FWP	Food For Work Programme
FWPR	Female Work Participation Rate
GP	Gaon Panchayat
HDI	Human Development Index
IAY	Indira Awas Yojana
ICDPS	Integrated Child Development Scheme
IMY	Indira Mahila Yojana
IRDP	Integrated Rural Development Programme
JRY	Jawahar Rozgar Yojana
JGSY	Jawahar Gram Samridhi Yojana
MFAL	Marginal Farmer's and Agricultural Labours Development Agency
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MSY	Mahila Samridhi Yojana
MWS	Million Wells Scheme
NREGA	National Rural Employment Guarantee Act

NREP	National Rural Employment Programme
NAC	National Advisory Council
NGO	Non Governmental Organization
PDS	Public Distribution System
PMRY	Prime Minister Rozgar Yojana
PRI	Panchayatee Raj institution
RLEGP	Rural Employment Guarantee Programme
RMS	Rastriya Mahila Kosh
SC	Scheduled Cast
SEP	Socio-Economic Programme
SFDA	Small Farmer's Development Agency
SGSY	Swarnjayanti Gram Swarozgar Yojana
SGRY	Sampoorna Gramin Rozgar Yojana
SHG	Self Help Groups
ST	Scheduled Tribe
STEP	Support to Training and Employment Programme
TRYSEM	Training of Rural Youth for Self Employment
UN	United Nations
UNO	United Nations Organizations
UPA	United Progressive Alliance
UT	Union Territories
VT	Vocational Training for adult women

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CHAPTER: 1

Introduction

1.1 The Need for Rural Development

The term rural development connotes overall development of rural areas with a view to improve the quality of life of rural people. It is a multidimensional concept and encompasses the development of agriculture and allied activities; village and cottage industries; crafts, socio-economic infrastructure, community services and facilities and, above all, the human resources in rural areas.

When India got independence it had around 350 million populations. Now it is the home to over one billion people. Indian society is the culmination of centuries of assimilation of diverse peoples and ethnic groups. India has an inclusive, open, multi-cultural, multi-lingual, multi-religious society marked by unparalleled pluralism.

Since time immemorial, it has been a land of village communities. The village was the basic unit of administration as far back as the Vedic age. There is a reference to *Gramini* –village leader in the Rig Veda. The predominantly rural character of India's national economy is reflected in the very high proportion of its population living in rural areas. It was 89% in 1901, 83% in 1951, 80% in 1971, 74% in 1991 and 72% in 2001(Singh, Rural Development, P-5). Among them the incidence and intensity of poverty is relatively higher. Over 76% of the poor were in rural areas in 1999-2000. According to World Bank, almost 30% of Indian population is living on less than \$ 1 a day and the percentage of rural poverty is likely to be much

higher. According to Human Development report (HDR), 2003, India has the largest number of poor among the countries of the world and is the home to one-fourth of the world poor. After the adoption of new economic policy in 1991, there has been impressive decline in poverty but still 27% of the rural population of India lives below the poverty line according to the report of 2001 census. Open unemployment, the general deficiency of basic facilities such as roads, communication, power, education, health care etc are the responsible factors for widespread poverty. It has depressing effect on the quality of life. The stagnancy in the neglected rural sector pushes too many immigrants from villages to cities to be absorbed in the organized sector. But all of them do not get engaged in the same and they have to accept the job offer of the informal sectors where they get lesser wage rate. They have no option but to accept it unwillingly. At one side rural people are exploited and on the other side concentration of such rural people in the urban area led to population explosion which in turn increases urban poverty. It also led to scarcity of civic facilities and basic infrastructure and urban environment get degraded (Todaro, 2001: p 291-317). Thus the development of urban areas without improvement of opportunities in rural areas has led many developing countries in a dualistic structure and India is no exception. It is not conducive for sustainable and overall progress of the economy and the society.

Special attention therefore is needed to address the problem of development of rural areas and the people living there so that not only the quality of life of villagers improve but the urban areas can also take strides towards prosperity with less congestion and better socio-economic and physical environment.

1.2 Status of women in India

Women constitute 48% of the total population in India and amongst them 72% live in rural areas. In 1945 UN announced gender equality as a fundamental human right; but even today the rural women are subject to gender oppression and discrimination. Even after 60 years of independence, these women constitute to live in a state of neglect and over exploitation. They generally have lower incomes and seldom have equal opportunities to develop their capacities (KA Ahmed/71). Research and policy analysis reveal that women suffer poverty on a more widespread basis than men (Pete Alcock/134). Women both in rural and urban India suffer from several known disabilities: virtual deprivation of ownership and control over means of production due to traditional inheritance laws favouring men; division of labour by sex, and consequently seclusion, invisibility, lacks of skills and training and of access to position involving decision making in the society; inadequate allocation of society's resources and of investment in technology for improving the efficiency and productivity of occupational in which women are engaged, and also for meeting the special needs of women, discrimination of women in labour market, weak bargaining position of women within the household in the cooperative conflict situation; tradition which sanction the legitimacy of the inferior position of the women, and adverse impact of certain forms of growth processes and marginalisation of women. Rural women in India are found to suffer these disadvantages in much more acute form than urban women. Women in poorer households in rural areas are the worst victims since in addition to the burdens of oppressive traditions they bear the burdens of poverty disproportionately (R. Radhakrishna/52-54). Women work for much longer hours than men and their work is

more fundamental to the survival and progress of society. Yet their work gets less recognition because they are shown to participate less in the 'workforce'. Even when they are in the workforce, such work is termed as marginal and without independent earning. This is not only true for India but almost for all the countries whether they are developed nation or developing or underdeveloped. From the UNO (2000) observation it is found that women produce 50 % of world's food supply, accounts for 60% workforce and contribute 30% of the official labour force but receive only 10% of the world's economy and more surprisingly owns less than 1% of world's real estate (KA Ahmed/72). In such circumstances world's peace and prosperity can never be enduring in general and in particular for India. Hence the status of women must be enhanced.

1.3 Objectives

The proposed project attempts to examine and analyse the various impacts of NREGA in general and women participation in particular. The objectives of the project are:-

General:

1. To know the socio-economic impacts of NREGA.
2. To know the role of NREGA in rural development

Specific:

1. To know socio economic background of women NREGA workers.
2. To know how the rural women are employed through NREGA

1.4 Study area

To examine the objectives, Nagaon district of Assam has been selected. Nagaon consist of 18 numbers of development block out of which two blocks of Kaliabor sub-division have been selected randomly.

1.5 Methodology

To arrive at a proper mapping of NREGA, quantitative and qualitative tools have been used. Since the assessment is more quantitative as far as the nature of information gathering is concerned, the study primarily employs field work questionnaire based data collection. Field work was conducted in 2 panchayats of each block. From each panchayats 3 villages were selected in such a way that there is proper representation of each category of women workers. The qualitative dimension also constitute an important methodological perspective as the project extensively uses narrative, case studies, comments and suggestions from the participants respondents of the sampling.

Though the target groups of this study are women workers on NREGA works, a prelude to the study, a demographic profiling of the District, Blocks and selected Gram Panchayats have been done. To assess the impact of NREGA in each village a questionnaire was administered. The two stage under which the project has been conducted can be elaborated the in the following two points.

1.5.1 Profiling and status

The first stage field work has been done to largely to compile the existing official database for the concerned district, Block and the Gram Panchayats. The profiling involved a great deal of study of the existing official reports on NREGA programmed with special focus on women workers.

The basis of studying the available source both primary and secondary lies in the set of objectives associated with the study. These objectives touch upon the issues- the help of the job to respondent and their family, satisfied with the wage rate, facilities at work place, Job helps in fulfilling personal needs, Job restricts in participating in social and religious activity, Saving from earning from NREGA work, expenditure done on(Self , Home, Investment, etc) and work site facilities. Methodologically, this assessment also attempts to evaluate a time series performance of NREGA by comparing with the state of women's participation and economic status existing before the implementation of NREGA. A simple random sampling was done to select the villages from 4 panchayats. From each panchayats 3 villages were selected.

1.5.2 Impact Assessment through questionnaire

Though the assessment adopts both quantitative and qualitative methods, a questionnaire based field work has been extensively followed. The two sets of questionnaires were prepared; one-women workers questionnaire (Annexure 1).

The women workers questionnaire included questions focusing on respondent age, education, marital status, husband's/ father's earning source, numbers of children and dependents, average annual income, ownership of land, work details, benefits of asset created in her village through NREGA, economic and social benefits of NREGA to herself, uses of contractors, satisfaction regarding the wage rate and mode of payment.

The Gram Panchayat questionnaire has questions to get profiling of the selected GP that is including population, proportion of women, SCs, STs, call for gram sabhas and details of works (completed and ongoing) taken under NREGA, from 2008 in the selected Gram Panchayats.

1.5.3 Sampling

In each of the blocks, two panchayats were selected randomly which were zeroing down to 3 villages in each panchayats. The selected panchayats are-Kuwaritol Panchayat and Uttar Pachim Panchayat from Kaliabor block and Niz Barbhugia Panchayat and Borghuli Panchayat from Pachim Kaliabor block. From these villages a random sampling was done to select the villages. The selected villages are-Darhigaji, Kuwaritol, Hatigaon(from Kuwaritol Panchayat) , Bhukuwamari, Dalapani, Gakhirkhati (from Uttar Pachim Panchayat), Missa-1, Missa-2, Missa-3(from Niz Barbhugia Panchayat) and Brghuli-1, Brghuli-2, Brghuli-3(from Borghuli Panchayat). In these villages 313 women NREGA job card holders were found. Out of 313; 100 women workers on NREGA were selected for study. While selecting the women workers following criterion were adopted- First- there is representation of SCs, STs, minority communities and tea garden communities.

Second- the women job card holders who were present at home or at worksite during the visit for enumeration. Third-who have job card with them.

1.6 Chapterization

The study was divided into six chapters.

Chapter 1 deals with the background of the study, objectives, methodology, Profiling and status and formation of sampling.

Chapters 2 is on Literature survey. To prepare the project report some books and journals which address the issues like Rural Development, Employment, Poverty Alleviation, and Women Empowerment etc. were consulted. This chapter gives a bird's eye view on them.

Chapters 3 deals with Rural development policy of India since independence and the background which lead to emergence of NREGA. It also throws light on Gender Specific Anti-Poverty Programmes in India.

Chapters 4 include the Introduction to the study area and background of NREGA workers in it.

Chapters 5 is on findings and analysis. In this chapter data obtained through questionnaire are compiled and analyzed.

Chapters 6 is the concluding part. Here the conclusion, summary and recommendations are made

CHAPTER 2

Literature Review

Literature review is a very important part of any research project. Lots of literatures are available in the field of rural development and woman empowerment. Brief reviews of a few of them are as follows-

1) Rothchild, S.C. in his book "Women and Social Policy" (1974) highlights the theoretical background of social policy related to women. It has been discussed social policy to liberate women as well men. The main thesis of the book is that under increasing political and social pressure, men not only give up some to relinquish marginal power positions to women, but also to give up some essential power post. The transition to liberation is quite slow and painful, but eventually life, society and all the relationship between women and men will be must more honest, open and rewarding than they are at present.

2) Usha Rao, N.J. in her book, "Women in a Developing Society", (1983) has tried to take stock of the existing position of women in different regions. The author analyses the various status of Indian women in the social, economic, legal, educational, moral and political spheres and women progressed in their quest towards equal status and equal opportunity. She shows weaker sections, women and their interest in particular. The study has been summed up with useful suggestion for both government and non-government organizations engaged in plans and programmes for the development of the country.

3) Singha, Komal and Patikar, Gautam in their edited book "Rural Development in North-east India" have focussed on the various aspects of rural development in North-East India. This book is a compendium of nineteen papers of the national seminar held at St. Joseph's college, Jakhama. The contributors attempt to explore the ways and means to remodelling the rural economy of North-East India. They addressed the key issues concerning empowering and participation of people in rural development, finance, agriculture and socio-political aspects of rural development.

4) Lalhriatui's 'Economic Participation of Women in Mizoram' attempts to examine the women's participation as labour and type of segregation that exists in India, with special reference to Mizoram. Reviewing the status of women in the state under the prevailing demographic, health, economic, educational, social and political situation, it makes an empirical analysis of Female Work Participation with special focus on Female Work Participation Rate (FWPR) in organised and unorganised sectors.

5) Jaynal Uddin Ahmed's editorial book 'Development Vision of North East India' contains twenty-nine papers, which attempts to examine the various aspects of development in North-East India. It addresses issues concerning cultural dimensions of tribal society, perspectives of economic development, problems of rural development, and challenges of entrepreneurship as well as industrial development.

6) Kazi, Nasifa's book (2010) 'A Study on Socio-Economic Conditions of Working Women' focuses on the social and economical aspect of working women particularly of Dawoodi Bohra community. It highlights the occupational and personal problem faced by them and the degree of job-satisfaction attained by them. It also analyzed the employer's

attitude towards the working women. Further it suggests the measures to encourage the working women and improvement of working status.

7) 'Handbook of Poverty in India'(2005) edited by R. Radhkrishna and Shovan Roy puts together the latest material and thinking on various facets of poverty in India. It covers wide ranging areas from income poverty and human development to the basic causes of poverty and socioeconomic strategies for poverty eradication. It analyses major policies and programmes in the post-reform period that include land reforms, self-employment, and public distribution systems ,legislatives and other initiatives taken by the government targeting the removal of poverty in India. It also throw light on public expenditure on social services, poverty alleviation programmes ,rural banking, micro-credit operations, etc-

8) Alcock, Pete in his book 'Understanding Poverty' provides a comprehensive and accessible review of research on, and debates about, the problem of poverty in the 1990 of European countries. It covers the definition and measurement of poverty, its distribution and causes, and the development of anti-poverty strategy. His main focus is on contemporary Britain, but he has also discussed the history of poverty and anti-poverty policy of other European countries as well as non European countries. The major themes included in the book are- the dynamics of deprivation, the underclass, gender, racism, ageing, and disability, social security policy, welfare rights and the politics of poverty.

9) K.R. Gupta's 'Poverty in India' is an anthology which analyse the persisting problem of poverty in India. The contributors analysed the factors responsible for poverty and

measures taken by the Indian government to eradicate it. Poverty in rural and urban areas has been individually studied. It also throws lights on the poverty alleviation schemes adopted in several developing and developed countries. The papers primarily focus on the fact that if India is to realise its true potential to eradicate poverty and there by become a developed country with its own position in the comity of nations, it has to enhance its investment in the health and education sector; create new employment opportunities for all, particularly those in rural areas; eliminate the rural-urban divide and develop infrastructure both in rural as well as urban areas.

10) Mehta, Sushila's 'Revolution and the status of women in India' is a sociological study of women's status in India. The book deals with several issues related to status of women in India. It reveals that during 18th and 19th century the position of women in India was terribly unbearable. Child marriage, child widows, custom of sati etc were the curse for Indian women. The book also discusses the evil customs like Purdah, Polygamy, Prostitutes, and Dev-Dasi which make the lives of women even more horrendous. It also analyses how industrial development and urbanisation changes social structure as well position of women in a society. She also addresses the issues of rape, bride-burning, population explosion, family planning. She maintains that though the development enhances the status of , a significant section of women become victim of it. The book concludes with the note that the government should make great effort to provide special arrangements for technical education for women in the thousands of emerging new vocations and avenues for services which women can take up due to their aptitudes.

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11) Majumdar, Kalpana's book 'Women and work –Barriers and Strategies' looks upon the changing gender roles in modern society. It produces a comprehensive examination of the status and issues of women workforce in modern era. It incorporates comparative material of different regions and describes the differences in the experiences of women and men from different racial and ethnic backgrounds. It seeks to link social scientific ideas about workers' lives, sex inequality, and gender to the real-world workplace. The book maintains that in the period of economic liberalisation and globalization, the quality of women's employment will depend upon several factors. The foremost among these are access to education and opportunities for skill development. The solution lies in creating awareness among women about their legal rights and duties and by providing them adequate opportunities to upgrade their skill levels. Besides these policies which encourage education, skill developments, and training among women, also need to be given priority.

CHAPTER-3

Rural development policy, NREGA and Gender Specific Anti-Poverty Programmes in India

3.1 Rural development policy during early plans

India launched its first five year plan in 1950 and on 2nd October, 1952 it introduced the Community Development Programme for all round development of rural areas. For monitoring the matter the Ministry of Community Development and Co-operation was introduced at the centre. It took care of improvement of agricultural techniques, exploring supplementary sources of employment, extension of minor irrigation facilities, improvement of transportation facilities, provision for social services and development of co-operatives. The second- Five-plan started in 1956 in which rural development did not receive enough attention. Instead of the Gandhian idea of village based economies, the official line of Nehru-Mahalanobis strategy of planning opted for catching up with the development countries through rapid industrialization. From the supply side this necessitates setting up of capital goods industries requiring lumpy investments with long gestation. Socialistic ideology and a lack of confidence on the private sector prompted the policy makers to deploy those investments in the public sector leaving out insufficient resources with the rest of the economy. The initiatives in rural development in early planning era were confined to land reforms, setting up a community development blocks and promotion of cooperatives. Besides elimination of *zamindari* the land reform legislation were not fully implemented in most parts of the country. Cooperative were generally promoted and pursued as government agencies and failed to deliver the goods,

not withstanding some significant exceptions. The community development blocks sprang up as mediums of implementation of government programmes at the grassroots. But the blocks remained as implementing units of programmes dictated from above, rather than institutions for securing community participation for formulation and implementation of their own development programmes.

In 1966 new agriculture technology which is popularly known as green revolution was introduced for improving the conditions of the farmers living in rural areas. But the benefit derived from it remained confined to a small section of rural society because of slow diffusion of new technology to the rest of the country and across to the marginal and smaller size class of farmers. Hence poverty in rural areas remained wide spread and acute. In late 1970s a half of India's rural population was found living below the poverty line.

3.2 Specific programmes since the fifth plan

Poverty alleviation as well as rural development received as one of the major objectives of planning since fifth plan. At centre, the ministry of Community development and Co-operation was replaced by a New Ministry of Rural Development for accelerating the pace of rural development of the country. In 1970s the programmes like Small Farmer's Development Agency (SFDA), Marginal Farmers and Agricultural Labors Development Agency (MFAL), Drought Prone Areas Programme (DPAP), Crash for Rural Employment (CSRE) and Food for Work Programme (FWP) were introduced for benefiting the rural poor. In 1980 Integrated Rural Development Programme (IRDP)

launched. It was a self employment programme which seeks to develop productive assets and to provide inputs to the rural poor through a mix of subsidy and bank credit. It integrated Small Farmer's Development Agency (SFDA), Marginal Farmers and Agricultural Labors Development Agency (MFAL), Drought Prone Areas Programme (DPAP), Crash for Rural Employment (CSRE) etc since they overlap itself.

In 1979 and 1982 two sub-schemes of IRDP were introduced. They were TRYSEM- Training of Rural Youth for Self Employment and DWCRA-Development of Woman and Children in Rural Areas. The principal objective of TRYSEM was to remove unemployment among the rural youth in the age group of 18-35 by providing necessary skills that would enable them to be self employed. In this scheme special care for employment of woman was taken by reserving 40 % of the training for woman. The aim of DWCRA was to empower rural woman living below the poverty line by way of organizing them to create sustainable income generating activities through self-employment. It was the first programme of its kind that specially focused on improving the quality of life of rural woman. Along with the improvement in income of the rural woman it also gave stress on access to health, education, safe drinking water, sanitation, nutrition, and so on. Thus, it not only aimed at promoting economic development, but also facilitated social development (Singh-Rural Development/211).

In the same year National Rural Employment Programme (NREP) was also launched which replaced the wage employment programme the Food for Work Programme (FWP). It targeted the rural landless poor agricultural workers who could not get employment usually in off peak agricultural season, and in bad agricultural years. Under this programme construction work of community assets such as village roads, school and

community building, tanks etc. were taken up which would provide additional employment to the target beneficiaries. Apart from directly reducing poverty for the seasonally unemployed workers in the rural areas, the programme was to use the surplus food grain stock arising from the success of green revolution and create productive and useful assets for rural society. On 15th August 1983 the Rural Employment Guarantee Programme (RLEGP) was launched. Its sole objective was to generate gainful employment opportunities, to create productive asset in rural areas and thus improve the overall quality of life of rural people. In this programme preference were given to landless laborers, woman, scheduled caste and scheduled tribe. In this programme various projects like social forestry, Indira Awas Yojana and Million Wells Scheme were included.

On 28th April, 1989 the NREP and RLEGP were merged into single umbrella the Jawahar Rozgar Yojana which renamed Jawahar Gram Samridhi Yojana on 1st April, 1999. It was the single largest wage employment programme implemented in all the villages of the country through the Panchayatee Raj institution. The main objective of the JRY was to provide additional gainful wage employment to unemployed and under employed persons in the rural areas during the lean agricultural seasons. The target group of this scheme was the people living below the poverty line. 30% of the employment opportunities were reserved for woman in this programme. (IRD/ TRYSEM and DWCR-346)

3.3 Decentralization as a tool for rural development

Though in 1970s and early part of 1980s various programme and schemes of rural development as well as removal of poverty and unemployment from rural area were undertaken their impacts by and large have been found to be disappointing. The reasons for this are many. The most important factor that can be specifically mentioned is the leakage of fund in the channel from central allocation to the beneficiaries in the grassroots. Therefore the then Prime Minister of India Late Rajeev Gandhi publicly state that of every rupee spent on rural development, only 15 paise percolated down to the actual beneficiary. Among the other factors the two important ones are irrelevance and poor implementation of the programmes. The programmes are usually formulated by bureaucrats and there is no participation of the people in the grassroots in formulation process and thus the diversity in socio-economic and environmental conditions are ignored. It makes the programmes irrelevant. In implementation part it was found that the bureaucrats finished off job only by fulfilling the required targets.

All these led to realize that it would be difficult to achieve broad based and robust rural development without involving the people at grassroots level in formulating and implementing of the programmes for their own economic upliftment. Accordingly, the Planning Commission of India introduced the decentralized planning in the country for the first time during the Seventh Plan. In between it was also recognized that genuine decentralization could not come about without adequate decentralization of political power to the grassroots. Thus to empower the grassroots communities in 1992 the

Constitution of India was amended for the 73rd time. The 73rd Constitutional Amendment Act was aimed at extension of institutionalized democratization of the Indian society to the grassroots level. It provided the Panchayats constitutional status (MPB). Following provisions were made for the rural development through PRIs :-

- Setting up of *gram sabha* .
 - Establishment of a three tier Panchayat system and stipulation of direct election at each level.
 - For scheduled castes/ tribes 33% of the seats in panchayat bodies reserved
 - For women also 33% of the seats in panchayat bodies reserved
 - A five year term for PRIs with provision for election within six months if a panchayat is suspended midway
 - Initially 29 specific items were given under the jurisdiction of panchayat.
-

3.4 Rural development policy after 1991

Although various rural development schemes were implemented till the completion of the Seventh plan, the situation of rural India more or less remain the same. In 1977-78, 51% of India's rural population was below poverty line. It came down marginally to 43% in 1992(Singh, 2009). Still the situation remains grave (Dhar, 2009). Accordingly 46th meeting of the National Development Council held on 18th September, 1993 endorsed three employment generating schemes for rural poor, women and for the educated unemployed. They were launched in 1993-94. These were (i) Employment Assurance Scheme (EAS) (ii) *Mahila Samridhi Yojana* (MSY) and (iii) Prime Minister Rozgar Yojana (PMRY)

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The aim of EAS was to provide 100 days of unskilled manual work to the rural poor in the age group of 18-60 who are seeking employment especially during the lean agricultural season. No contractors are hired to undertake the works under the scheme, concerned department looks after the work.

On the very day i.e. on 2nd October, 1993 Mahila Samridhi Yojana (MSY) and Prime Minister's Rozgar Yojana (PMRY) were also launched. MSY targeted all rural adult women. It aimed at empowering women with greater control over household resources and savings. Initially PMRY was designed for educated youth of urban areas but subsequently it covered the rural area of the country. The scheme, being a self employment program, has been providing a loan, up to a ceiling of Rs 1 lakh in case of individuals. With the loan they can start their own venture for self employment.

In April 1999 the IRDP was restructured and combined all the allied programmes into a single self –employment programme and was named *Swarnjayanti Gram Swarozgar Yojana* (SGSY). The basic objective of the SGSY is to bring the assisted poor families above the poverty line by providing them income-generating assets through bank credit and government subsidy. The approach of the SGSY is based on women's self help groups (SHG) that have to act as a financial intermediary and a vehicle for woman empowerment. This is the only self employment programme currently being implemented. This programme is also a self-employment programme of the rural poor. It aims at organization of the poor in SGHs, their capacity building, selection of key activities, planning of activity clusters, infrastructure build up, and technology and market support. It encourages micro-enterprises in rural areas based on the ability of the poor and the potential of each area. The scheme is being implemented on a cost sharing

basis of 75:25 between the centre and the states. The number of SHGs has been growing rapidly; as on December 2007, about 27.37 lakh groups had been formed since April 1999, and 93.21 lakh *swarozgaris* had been assisted with a total outlay of Rs 19,340.32 crore. Evaluation studies show that only about one fourth of assisted families could cross the poverty line. The most important factors for this poor performance are ad-hocism in planning and implementation processes, inadequate reach of delivery systems, negative attitude of bankers towards credit disbursal to the poor, and lack of understanding and appreciation of complexity of livelihood issues. On the other side the gender perspective in the programme is missing (Singh, 212).

On 25 September, 2001 a new wage employment programme the *Sampoorna Gramin Rozgar Yojana (SGRY)* was launched. It merged the on-going schemes of EAS and JGSY with the objective of providing additional wage employment and food security, alongside creation of durable community assets in rural areas. The target group of the programme was the BPL families with special emphasis on women, schedule castes, schedule tribes and parents of children withdrawn from hazardous occupations. Of course the poor families above the poverty line are also to be offered employment. Under the scheme, wages are paid in both cash and food grains. The scheme is being implemented through PRIs. The annual outlay for the programme is Rs 10,000 crore which includes 50 lakh tones on food grains. The cash component is shared between the Centre and the States in the ratio of 75:25. Food grains are provided free of cost to the States/UTs. However, State Governments are responsible for the cost of transportation of food grains from FCI godown to work-site/PDS shops and its distribution. Minimum wages are paid to the workers through a mix of minimum five kg of food grains and at least 25% of wages in

cash. The most important feature of the programme is that the contractors are not permitted to be engaged for execution of any of the works and no middlemen/intermediate agencies can be engaged for executing works under the scheme. Evaluation studies show that it has provided only 29 days of employment per beneficiary per annum. Indiscriminate use of machines, underpayment of wages and leakage of food grains were the major lacunae of the scheme.

Thus during the last four decade of post independence period, India has taken many schemes and programs for rural development. These schemes can be classified onto two major heads- a) self employment generation schemes and b) wage employment schemes. The reviews of wage employment schemes indentify the following weaknesses (Economic and Political Weekly/Aug2-8/2008/27):-

1. Coverage of the schemes were low;
2. More than 50% beneficiaries not from most needy group;
3. Bureaucracy dominated planning; little participation of community in planning;
4. Work to women lower than stipulated norm of 30%;
5. Only 16- 29 days employment provided to household;
6. Assets created were not durable;
7. Corruption: reports of false muster roll; payment often less than prescribed wages.

These weaknesses forced the UPA government at centre to rethink over the wage employment programs which ultimately led to draft an act on 1st September 2004 by the

National Advisory Council (NAC). The name of the act was National Rural Employment Guarantee Act.

3.5 National Rural Employment Guarantee Act as a tool for rural development

The main features of the act were as follows:

1. Eligibility : any Person Who is above the age of 18 and resides in rural areas is entitled to apply for work.
2. Entitlement: Any applicant is entitled to work within 15 days, for as many as he/she has applied, subject to a limit of 100 days per household per year.
3. Distance: Work is to be provided within a radius of 5 kilometres of the applicant's residence if possible, and in any case within the Block. If work is provided beyond 5 kilometres, travel allowances have to be paid.
4. Wages: Workers are entitled to the statutory minimum wage applicable to agricultural labourers in the state. Men and women will be paid the same wages.
5. Timely payment: Workers are to be paid weekly, or in any case not later than a fortnight. Payment of wages is to be made directly to the person concerned in the presence of independent persons of the community on -pre-announced dates.

6. Unemployment allowance: If work is not provided within 15 days, applicants are entitled to an unemployment allowance: one third of the wage rate for the first thirty days, and one half thereafter.

7. Worksite facilities: Labourers are entitled to various facilities at the worksite such as clean drinking water, shade for periods of rest, emergency health care, and child-minding.

8. Social security: the draft Act allows the deduction of up to 5% of wages for the purpose of financing social security schemes such as old pensions, health insurance and maternity benefits, provided that these schemes are managed for the benefit of the workers.

Employment guarantee scheme

1. Employment Guarantee Scheme: Each state government has to put in place an "Employment Guarantee Scheme" within six months of the Act coming into force.

2. Permissible Works: A list of permissible works is given in Schedule I of the Act. These are concerned mainly with water conservation, minor irrigation, land development, rural roads, etc. However, the Schedule also allows "any other work which may be notified by the Central Government in consultation with the State Government".

3. Programme Officer: The Rural Employment Guarantee Scheme is to be coordinated at the Block level by a "Programme Officer". However, the Act allows any of his/her responsibilities to be delegated to the Gram Panchayats.

4. **Implementing agencies:** NREGS works are to be executed by “implementing agencies”. These include, first and foremost, the Gram Panchayats (they are supposed to implement half of the REGS works), but implementing agencies may also include other Panchayats Raj Institutions, line departments such as the Public Works Department or Forest Department, and NGOs.

5. **Contractors:** contractors are not to be used by Gram Panchayats. Use of contractors by Block Officers is restricted to specific types of work and subject to case-by-case permission.

6. **Decentralised planning:** A shelf of projects is to be maintained by the Programme Officer, based on proposals from the implementing agencies. Each Gram Panchayats is also supposed to prepare a shelf of works based on the recommendations of the Gram Sabha.

7. **Transparency and accountability:** The Act includes various provisions for transparency and accountability, such as regular social audits by the Gram Sabhas, mandatory disclosure of muster rolls, public accessibility of all REGS documents, regular updating of job cards, etc.

Other provisions

1. **Participation of women:** Priority is to be given to women in the allocation of work, “in such a way that at least one-third of the beneficiaries shall be women”.

2. Penalties: The Act states that “whoever contravenes the provisions of this Act shall on conviction be liable to a fine which may extend to one thousand rupees”.

3. State Council: The implementation of the Act is to be monitored by a “State Employment Guarantee Council”.

4. Cost sharing: The Central Government has to pay for labour costs and 75% of the material costs. State governments have to pay the unemployment allowance and 25% of the material costs.

5. Time frame: The Act is to come into force initially in 200 districts, and is to be extended to the whole of rural India within five years of its enactment.

The act was placed before the Loksabha and after discussion it was passed on 7th September 2005. On 2nd February 2006 it was launched by the Prime Minister Dr. Manmohan Singh. Initially it was supposed to cover the 200 most backward district of India. But considering the demand of the people it was extended to all of rural India since 1st April 2008. In Assam, it was first implemented in Morigaon district and from 1st April 2008 onwards it is covering rural areas of all the districts. The scheme subsumes both SGRY and FFW programme.

The National Rural Employment Guarantee Act (NREGA) was renamed Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA) in 2011. It is one of the most progressive legislations enacted in India, since independence. It's a bold and unique experiment in the provision of rural employment in India. Further, it is the first expression of the right to work as an enforceable legal entitlement. In a country where

labour is the only economic asset for millions of people, gainful employment is a prerequisite for the fulfillment of other basic rights – the right to life, the right to food, and the right to education.

3.6 Gender Specific Anti-Poverty Programmes in India

After independence Government of India taken various gender specific anti-poverty programmes, some of them are-

- a) Support to Training and Employment (STEP) was launched in 1987 to upgrade the skills of poor and asses-less women with a view to securing employment on a sustainable basis in traditional sector;
- b) Socio-economic Programme (SEP) implemented by Central Social Welfare Board to provide work and wage to needy women such as destitute, widows, deserted, and handicapped;
- c) Condensed Course of Education and Vocational Training for adult women(CCE and VT) who discontinued their studies;
- d) On 2nd October 1997 *Balika Samridhi Yojana* was launched to encourage the enrolment and retention of girls in school;
- e) *Indira Mahila Yojana* (IMY) for empowerment of women in which *Mahila Samridhi Yojana* (MSY)is merged;
- f) *Rastriya Mahila Kosh*(RMS) has been set up for meeting the credit needs of poor women.

- g) Integrated Child Development Scheme (ICDPS) was launched to provide an integrated package of services of health check-up, immunization, as well as supplementary nutrition to children and pregnant women and nursing mothers;
- h) The most ambitious and nationwide development programme undertaken for women's development is DWCRA-Development of Woman and Children in Rural Areas.

Despite these, it is found that the conditions of women particularly of rural areas have not improved as it is found that in the post reform period (from 1993-94 to 1999-2000) rural unemployment rates has increased. In 1993-94, the rural female unemployment rate was 56; it increased to 68 in 1999-2000. On the other side 37.34 % of rural female population are still living below poverty line till 1999-2000(Sundaram2001/935).

There is much that the NREGA promises from the perspective of women's empowerment as well. Most boldly, in a rural milieu marked by stark inequalities between men and women – in the opportunities for gainful employment afforded as well as wage rates – NREGA represents action on both these counts. The act stipulates that wages will be equal for men and women. It is also committed to ensuring that at least 33% of the workers shall be women. By generating employment for women at fair wages in the village, NREGA can play a substantial role in economically empowering women and laying the basis for greater independence and self-esteem.

CHAPTER – 4

Introduction to the study area and background of NREGA workers

4.1 Location

Nagaon is the middle district of Assam. On the north, Nagaon is bounded by Sonitpur district & the Brahmaputra, towards its south lies West Karbi Anglong and North Cachar Hills, towards its east lies the districts of East Karbi Anglong and Golaghat. The area of the district spans 3993 Sq. Km. making it one of the largest districts of Assam. The district extends between 25° 45' to 26° 45' North Latitudes.

4.2 Demographic and administrative profile

According to 2011 census, the total population of the district is 2826006, out of which 1440307 are male and 1385699 are female. Out of the total population 24577906 live in rural area and 368100 live in urban area. The literacy rate of the district is 73.78%. The male literacy rate is 78.19% and the female literacy rate is 69.21%. The density of population of Nagaon district is 711 per square kilometer and the sex ratio has improved to 962 per 1000 male in 2011 compared to 2001 census figure of 944. The district has 11 legislative assembly constituencies and 3 sub-divisions namely Nagaon, Hojai and Kaliabor. The total numbers of development blocks and panchayats in the districts are 18 and 241 respectively. It has 1396 numbers of revenue villages.

The Kaliabor sub-division is situated at a distance of 48 km east of Nagaon town. The 37 NH passes through the middle of the sub-division. In the sub-division there are two development7 blocks. They are Kalibor block and Pachim Kaliabor block. There are 10

panchayats under Kaliabor block and under Pachim Kaliabor block there are 8 panchayats.

4.3 Background of NREGA workers in Kaliabor block

Total number of registered job card holders in Kaliabor block are 8669, out of them 167 belongs to scheduled caste, 616 belongs to scheduled tribe and 7886 belongs to other backward classes and general caste. Their percentages are 1.92, 7.10 and 90.96 respectively. The total registered male job card holders in the block are 5869 and 2800 numbers are female job card holders. The percentage of female job card holders out of the total job card holders' is 32.29 it may be regarded as a significant figure. The highest number and percentage of registered female job card holders are found in Sikoni-Borhola panchayat. Their percentage to total job card holders in the panchayats is 48.61. On the other hand lowest percentage of female job card holders is in Maz-Pubtharia panchayats which is only 10.51 %.

Panchayats	No.of registered person	SC	ST	Others	Male	Female	Percentage of female
Amguri	1193	15	288	890	669	524	43.92
Habor	773	10	69	694	526	247	31.95
Jakhalabandha	943	25	7	911	596	347	36.79
Kuthari	1557	6	161	1390	1075	482	30.95
Kuwaritol	734	15	28	691	611	123	16.75
Maz-Pubtharia	647	60	0	586	579	68	10.51

Pubtharia	344	6	0	338	287	57	16.56
Sikoni Borhola	1259	20	59	1180	647	612	48.61
Uttar-Pachim Pubtharia	654	8	1	645	475	179	27.37
Uttar Pubtharia	565	2	2	561	404	161	28.49
Total	8669	167	616	7886	5869	2800	32.29

Table no: 4.1

Background of NREGA workers in Kaliabor block (as on 8th July, 2012)

Source: Official website NREGS

4.4 Background of NREGA workers in Pachim Kaliabor block

Data in table 2 shows the registration of NREGA workers caste and sex wise in Pachim Kaliabor block. In the block the total number of NREGA registered job card holders are 6515; out of them 4244 are male job card holders and the rest 2271 are female job card holders. The share of female job card holders in the block is 34.85% which is higher than Kaliabor block. The number of job card holders belonging to scheduled caste and tribe are 222 and 124 respectively and their share to the total job card holders are 3.40% and 1.90% only while other back ward class (OBC) general caste together with constitutes 94.68 %. The highest numbers of female registered job card holders are found in Salana Bagisa panchayat. They are 809 in numbers and they also outnumber the male counterpart which is 730 in numbers. The share of female job card holders in this panchayats is 52.56 %. The lowest numbers of registered female job card holders is found in Lakhanabandha panchayats. They are only 24 out of 399. The share is only 6.01%.

Table no:4.2

Background of NREGA workers in Pachim Kaliabor block

Panchayats	No.of registered person	SC	ST	Others	Male	Female	Percentage of female
Anjukpani	347	0	0	346	304	42	12.10
Borghuli	745	0	0	745	658	87	11.67
Hatigaon Bagisa	910	0	0	910	509	401	44.06
Kathalguri	945	1	93	851	560	385	40.74
Lakhanabandha	399	154	0	245	375	24	06.01
Niz Barbhagia	1074	4	0	1070	597	477	44.41
Rahdhala	557	63	29	465	511	46	08.25
Salana Bagisa	1539	0	2	1537	730	809	52.56
Total	6515	222	124	6169	4244	2271	34.85

Source: Official website NREGS

The percentages of female job card holders in both the blocks are lesser than the national percentage which is 43.46. The percentage of scheduled caste and scheduled tribe job card holders are also lesser than national percentage which are 19.85% and 16.11% respectively. From the table 1 and 2 it is found that the numbers of female job card holders are relatively more in Amguri, Sikani- Barhala, Hatigaon Bagisa, NizBarbhagia and Salana Bagisa Panchayats. These areas are inhabitants of large sections of tea garden community. Thus the scheme NREGA is more popular among the women belonging to

tea tribe. Borghuli panchayats is a religious Islamic minority dominated. In this panchayat the numbers of female job card holders is very much lesser signifying that due religious reason, women of that community are not encouraged to do manual work under NREGA scheme.

4.5 Sampling

Two panchayats from each block were selected at random. Selected panchayats from Kaliabor blocks were –a) Kuwaritol Panchayat and b) Uttar Pachim Pubthoria Panchayat. On the other hand a) Niz borbhugia Panchayat and b) Borghuli Panchayat were selected from Pachim Kaliabor block. Villages covered by Kuwaritol panchayat are – Darhigaji , Hatigaon ,Kuwaritol,Mowamari, Ouiguri and Uppar Barbhagia.

4.5 Back ground of NREGA job card holders under Kuwaritol Panchayat

Table no-4.3

Sl. No	Name of the villages	No of registered person	SC	ST	OTHERS	MALE	FEMALE	% of female job card holders
1	Darhigaji	60	0	0	60	53	14	23.33
2	Hatigaon	100	0	2	98	76	24	24
3	Kuwaritol	140	0	0	140	119	21	15
4	Mowamari	179	7	0	172	152	27	15.08
5	Ouiguri	147	6	26	115	114	33	22.44
6	Upper Barbhagia	101	2	0	99	97	4	3.96
Total		734	15	28	691	611	123	16.75

Kuwaritol panchayats office is by the 37 no National Highway and just half kilometer away from Kaliabor sub- division office and 6 kilometers away from the Kaliabor block office. All the villages are inhabitants of assamese speaking people and most of them belong to general caste. In mowamari village there are 7 job card holders belonging to scheduled caste and in Ouiguri village 26 job card holders belong to Bodo scheduled tribe. Out of the 734 job card holders 15 belong to scheduled caste , 28 belong to scheduled tribe, 611 are male and 123 are female. The percentage of female job card holders is 16.75.

4.6 Back ground of NREGA job card holders under Uttar Pachim Pubtharia Panchayat

The villages under Uttar Pachim Pubthoria are-Bhukuwamari,Dalapani, Gakhir khati-3, Gakhir khati-4, Garaimari, Hatibandha, Jawani, Salpara. This panchayat is the inhabitant of peoples of different background. Most of the job card holders in Bhukuwamari village belong to religious minority. In Dalpani, Gakhir khati-3, Gakhir khati-4 villages large section of people belong to nepali community. Second largest component of population is formed by the community who have migrated to Assam many years back from the northern parts of India (Bihar, UP, etc). The numbers of assamese speaking people are very few. Of course about 50% of the people as well the NREGA job card holders in Jawani village are assames speaking people. But in Salpara village not a single job card holders found. The distribution of the NREGA job card holders in the panchayats according to Caste and sex is given in the table-no-4 in below. In the panchayats only 8 job card holders are from scheduled caste and 1 belong to

scheduled tribe. 27.37% of the job card holders are female. In Dalapani village highest percentage of female job card holders are found. In the village out of 125 job card holders 51 are female and their percentage is 40.80. while in Gakhirkhati-4 and Salpara village females are still to open an account in the NREGA works. The situation of Salpara village is more frustrating because none of the male also has open the account.

Table no-4.4

Back ground of NREGA job card holders under Uttar Pachim Pubtharia Panchayat

Sl. No	Name of the villages	No of registered person	SC	ST	OTHERS	MALE	FEMALE	% of female job card holders
1	Bhukuwamari	51	0	0	51	45	6	11.76
2	Dalapani	125	2	0	123	74	51	40.80
3	Gakhirkhati-3	94	0	0	94	74	20	21.27
4	Gakhirkhati-4	2	0	0	2	2	0	0
5	Garaimari	95	0	0	95	64	31	32.63
6	Hatibandha	259	6	1	252	190	69	26.64
7	Jawani	28	0	0	28	26	2	7.14
8	Salpara	0	0	0	0	0	0	0
TOTAL		654	8	1	645	475	179	27.37

4.7 The profile of NREGA workers in Brghuli Panchayats under Pachim Kaliabor block:-

The Borghuli Panchayat office is about 6 kilometers away from 52 No National Highway approaching to Tezpur and is by the Borghuli market. There are 6 villages under the panchayats. They are-Bhurbandha-1, Bhurbandha-2, Borghuli-1, Borghuli-2, Borghuli-3, and Borghuli-4. Bhurbandha-1&2 is the inhabitant of Hindu Bengali and Hindi speaking community. Most of the occupants of the villages Borghuli-1, Borghuli-2, and Borghuli-3, are Muslims; a very small portion belongs to Nepali community. But in Borghuli-4 peoples belonging to Nepali and Hindi community are living. Most of them belong to other back ward classes (OBC). In the table -5 the profile of the NREGA job card holders is given.

Table:4.5

Sl. No	Name of the villages	No of registered person	SC	ST	OTHERS	MALE	FEMALE	% of female job card holders
1	Bhurbandha-1	83	0	0	83	72	11	13.25
2	Bhurbandha-2	122	0	0	122	111	11	09.01
3	Borghuli-1	284	0	0	284	269	15	05.28
4	Borghuli-2	73	0	0	73	68	5	06.84
5	Borghuli-3	144	0	0	144	122	22	15.27
6	Borghuli-4	50	0	0	50	27	23	46.00
TOTAL		756	0	0	756	669	87	11.50

Source: Official website NREGS

From the table above it is found that out of 756 job card holders, none belong to either SC or ST; 669 are male and the rest 87 are female job card holders. The percentage of female job card holders is 11.50 which are very less. Highest percentage of female job card holders to the total job card holders is found in Borghuli-4 village. The lowest percentage is found in Borghuli-1 village which is only 5.28. In Borghuli-2 and Borghuli-3 the percentage of female job card holders are 6.84 and 15.27 respectively.

4.7 The profile of NREGA workers in Nizbarbhgia panchayats under Pachim Kaliabor block:-

Nizbarbhgia panchayat office is at Baraligaon village; by the 37 No National Highway. It covers 12 villages. They are- Baraligaon, Haluwagaon, Missa T.E.-1, Missa T.E.-2, Missa T.E.-3, Missamukh, Namgaon, Niz Borbhugia, Niz Missamukh, Panigaon, Rowmari Beel and Rowmari Doloni. There are 1076 numbers of NREGA job holders in the panchayat out of which 598 are male and 478 are female . The percentage of female job card holders in the panchayat is quite satisfactory and it is more than the all over India's percentage. The percentage of female job card holders is 44.42 while the national percentage is 43.46. In the panchayat highest percentage of female job card holders are found in Rowmari Beel village followed by Rowmari Doloni and Missamukh. The percentages are 71.42, 61.29 and 54.54 respectively.

Table no-4.6

Sl. No	Name of the villages	No of registered person	SC	ST	OTHERS	MALE	FEMALE	% of female job card holders
1	Baraligaon	6	0	0	6	3	3	50.00
2	Haluwagaon	214	0	0	214	109	105	49.06
3	Missa T.E-1	41	0	0	41	22	19	46.34
4	Missa T.E-2	48	0	0	48	35	13	27.08
5	Missa T.E-3	155	0	0	155	78	77	49.67
6	Missamukh	66	0	0	66	30	36	54.54
7	Namgaon	47	0	0	47	33	14	29.78
8	Nizborbhugia	119	0	0	119	76	43	36.13
9	NizMissamukh	159	0	0	159	95	64	40.25
10	Panigaoin	162	0	0	162	97	65	40.12
11	Rowmari Beel	28	4	0	24	8	20	71.42
12	Rowmari Doloni	31	0	0	31	12	19	61.29
TOTAL		1076	4	0	1072	598	478	44.42

Only 4 job card holders belong to scheduled caste and none belong to scheduled tribe.

Most of the villagers of Baraligaon, Haluwagaon, Missamukh, Namgaon, NizBorbhugia, Niz Missamukh, Panigaon, Rowmari Beel and Rowmari Doloni belong to assamese community. In Missa T.E.-1, Missa T.E.-2and Missa T.E.-3 job card holders belong to tea garden labour community. Around the villages, there are several big tea estates. In

these villages the percentages of female job card holders are 46.34, 27.08 and 49.67 respectively.

CHAPTER: 5

ANALYSIS AND FINDINGS

5.1 Age of the respondent:

Table:-5.1

Age of the respondents

Age group	Percentage of workers
18-25	8
25-35	33
35-45	43
45-55	10
55-65	5
65 -75	1
Total	100

Source: Field survey

Statistics about age of women workers revealed that 8 percent of total selected workers belong to the age group 18-25 age group, 33 percent belong to 25-35 age group, 43

percent belong to 35-45 age group, 10 percent belong to 45-55 age group, 5 percent belong to 55-65 age group and 1 percent belong to the age group 65-75. The average age of the women workers was 36.6 years.

5.2 Marital status:

To know the marital status of women workers, questions regarding it were asked. The response obtained is stated below in the table.

Table: - 5.2

Marital Status of women workers

Marital Status	Number of women workers
Married	67
Unmarried	10
Widow	23
Total	100

Source: - Field Survey

Of the 100 women NREGA workers, 67 were married, 10 were unmarried and 23 were found widows. Thus married women workers outnumber the unmarried workers. It refers that the scheme is much popular among the married woman. Widows have also accepted the NREGA job for their source of income.

5.3 Education:

The data with respect to educational level of workers revealed that 81 percent of the total selected women workers are illiterate, 7 percent have education only up to primary level, 3 percent have education only up to middle level (8th level), 8 percent were under matric and 1 percent are matric passed. None of the women workers were either HS passed or Graduate. This is understandable because NREGA scheme offers work which is mainly manual in nature. This type of work is accepted mainly by the illiterate and less educated persons.

Table: - 5.3

Educational status of the women workers

Educational Qualification	Numbers of workers
Illiterate	81
Up to Primary	7
Up to Middle	3
Up to 10	8
HSLC Passed	1
HS Passed	Nil
Graduate	Nil

Source: - Field Survey

5.4 Caste:

Caste of the workers is an important variable. In the sample, more 17 percent workers were from general castes category, 80 percent were from OBC, only 1 and 2 percent were belonged to SC and ST category respectively. The relatively high proportion of workers from OBC category is simply because of incidence of poverty is much higher among them.

Table:- 5.4 Distribution of workers by caste

Category	Numbers of workers
General	17
OBC	80
SC	1
ST	2
TOTAL	100

Source:- Field survey

5.5 Family members' status:

Table: 5.5

Status NREGA workers' family members according to age

Age group	No. of person
Below 14	220
15 to 60	317
60 and above	56

Source: Field Survey

5.6 Status of the workers according to earning activity

Table: 5.6

Status according to earning activity

Earning activity	No. of person
Dependents	339
Male workers	108
Female workers	115

Source: Field Survey

Number of family member is important indicator for the study of NREGA because most of the family members are dependent on worker and it is the responsibility of the worker to look after the needs of the family. Data in the table 5.5 shows that against 100 women NREGA workers, the numbers of family members below 14 years of age are 220 and above 60 are 56. Generally the persons belonging the age group below 14 and above 60 are economically inactive i.e. they do not earn income and hence do not help the family in gathering bread and butter. They depend on other family members for their bread and butter. Table 5.6 reveals the estimate of numbers of dependents and male and female workers. The numbers of dependent against 100 female women NREGA are 339. From the figure it is found that there is economic burden of 3.39 persons (almost 3 and ½ persons) per 1 woman NREGA workers. On the other hand against the same female women NREGA workers 108 male workers are found. Female workers are 115; out of it 100 are women workers. It reveals that 15 Female workers are non NREGA workers. Table 11 show that the number of male workers and female workers in the household of the sample.

5.7 Number of male and female workers in the women NREGA workers family

Table: - 5.7

The number of male and female workers

Sex of workers	No of workers				
	0	1	2	3	4
Male	15	66	17	0	2
Female	Nil	80	14	1	1

Source: - Field survey

In the household of 15 women NREGA workers there is no any male worker. 66 have single male workers, 17 have 2 male workers and 2 have 4 male workers in the family. They are husbands or fathers or sons of the women NREGA workers. 80 women NREGA workers have no any female workers in the family, 14 have 2 women workers in the family. 3 and 4 female workers are found only in two households.

5.8 Occupation of Husbands or Fathers of women NREGA workers:

The occupation of husbands of married NREGA women workers were investigated and those who were unmarried their father's occupation were investigated. The information obtained from the survey is stated in the table 12 below.

Table:5.8

Occupational status male workers

Do not or unable to work	Casual labour earning less than Rs 100/- per day	Casual labour earning more than Rs 100/- per day	Permanent labour either in organized or unorganized sector
15	83	1	1

Source: Field survey

From the table 5.8 it is found that 15 women NREGA workers husbands or fathers do not work or are unable to work. 83 women NREGA workers husbands are casual labour. They earn less than Rs 100/- per day. Only one woman NREGA worker's husband who is a casual labour earn more than Rs 100/- per day. On the other hand only one woman NREGA worker's husband was found a permanent labour in organized sector (Tea Garden). Thus the low household's income is reason for choosing the NREGA work by the Women.

5.9 Facilities available at the work site:-

According to the act, certain facilities should make available by the respective panchayats. Among them, important ones are- shades for the period of rest, drinking water, first aid kit, and child care facilities. To know whether these facilities are available at the work site or nor, questions on them were prepared and response was noted down as follows:-

- Shades for period of rest were not available at any work site of selected villages of the four panchayats. When panchayat officials were asked regarding it , they said since some big trees are available at and around the work site , the workers can take rest under the shadow of these trees.
- 71% of the MNREGA women workers found Drinking water facilities at the work site and 29% said that they could not avail the facilities of drinking water facilities at the worksite. The panchayat officials said that they arranged the drinking water from the households near by the work site.
- Only 40% women MNREGA workers found first aid kit at the work site 60% answered in negative. The panchayat officials said they will arrange the treatment from nearby pharmacy if any problem arises.
- 37% of the women MNREGA workers could avail the facilities of child care at the work site of the selected villages of the four panchayats.

Table:-5.9

Facilities available at the work site

Facilities	Yes	No
Shades for period of rest	0	100
Drinking water	71	29
First-aid-kit	40	60
Child care facilities	37	63

Source: Field survey

5.10 Annual income of the NREGA workers before the NREGA job:-

An investigation was carried out regarding the annual income of the NREGA workers before the NREGA job. From it , it has been found that 26% of the NREGA workers did not involve themselves in any kind of economically gainful work and thus their annual income was zero.11% had annual income less than Rs 5,000/-. 48% had income between Rs 5,000/- to Rs 10,000/- and 15% had income more than Rs 10,000/-

Table: - 5.10

Annual income before NREGA job

Annual income	No. of NREGA workers
0	26%
Less than Rs 5,000/-	11%
Rs 5,000/- to Rs 10,000/-	48%
Above Rs 10,000/-	15%

Source: - Field survey

5.11 Source of income before NREGA job:-

When investigation of source of income before NREGA job was done, it was found that 74% of the existing NREGA workers worked as casual labour, 79% of the workers accepted farm labour for their lively hood, only 27% workers worked in their own farm land and 24% workers found their lively hood in village based industries.

Table:- 5.11

Source of income before NREGA job

Source of income	No. of women workers
Casual labour	74%
Farm labour	79%
Worked at own farm land	27%
Village based industries	24%

Source: - Field survey

5.12 Working days under NREGA (Person days completed):

The NREG act assures 100 days of employment anyone who seeks employment. From 1st April, 2008 onwards the act has been implemented in the study area. In 2008-09 financial year, the act provided employment at an average of 13.36 days to the woman workers in the study area. The situation improved in the financial year 2009-10. In this year the women workers got employment at an average of 37.18 days.

Table: - 5.12

Average no. of working days

Financial year	Average no. of working days
2008-09	13.36
2009-10	37.18

Source: - Field survey

Table:-5.13

Working Days

Working days	Numbers of workers	
	2008-09	2009-10
Less than 25 days	98%	61%
25 to 50 days	2%	38%
51 to 99 days	Nil	1%
100days	Nil	Nil

Source: - Field survey

From the table it is found that 98% of the women NREGA workers got employment less than 25 days in the financial year 2008-09. Between 25days to 50 days only 2% got opportunity to work under NREGA. Between 51 days to 99 days no one got employment and no one achieved the target 100 days of work. There was a little improvement in the financial year 2009-10. 61% women workers worked less than 25 days. Between 25 days

to 50 days, 38% of the workers got employment. Only 1% of the women workers got employment between 51 days to 99 days. In the financial year also none achieved the target 100 days of employment.

5.13 Income from NREGA:-

Table:-5.14

Monetary benefit from NREGA job

Yearly income	No. of NREGA women workers
Below Rs1000	29%
Rs1000 to Rs2000	28%
Rs2000 to Rs3000	25%
Rs3000 to Rs4000	14%
Rs4000 to Rs5000	3%
Above Rs 5000	1%

Table:-18 reveals the monetary benefit of women workers from NREGA job.29% of the women NREGA workers earned less than Rs1000/- in the 1009-10 financial year while 28% earned between Rs 1000 Ind Rs2000. 25% earned between Rs 2000 and Rs 3000 and 14% earned between Rs3000 and Rs 4000. Only 3% earned between Rs4000 and Rs5000 and only 1% earned more than Rs 5000 from NREGA job in 2009-10.

The average annual income of per NREGA women workers was only Rs1540.2 in the 2009-10 financial year.

5.14 Impact on Income of the Workers:

In this survey impact of NREGA on the income of workers was also assessed. About 80 percent of the total selected women NREGA workers reported that their income have increased considerably due to NREGA job.

Heads and share of expenditure from NREGA income:-

An investigation was also carried on the heads of expenditure of the workers that they met from the NREGA income. The various heads of expenditure from the investigation found were-

- a) Food

- b) Health

- c) Shelter

- d) Investment and Saving and

- e) Repayment of debt

5.14.1 Expenditure on Food:-

About 90% Of the NREGA women workers said that they spend lion share of NREGA income on purchasing food items. Their average expenditure on food items in the year 2009-10 was Rs 1305.72/-. They also said that they were able to reduce the burden of their husband / father by spending money on food. In the following table five groups of expenditure on food have been prepared and numbers of female NREGA workers in each group were counted.

Table:-5.15 Expenditure on Food

Income	No. of women workers
Below Rs 1000	38%
Between Rs 1000 to Rs 2000	35%
Between Rs 2000 to Rs 3000	21%
Between Rs 3000 to Rs 4000	3%
Between Rs 4000 to Rs 5000	2%
Above Rs 5000	1%

Source:- Field survey

From the study it is found that 38% of women NREGA workers spend less than Rs 1000 on food item in the year 2009-10, 35% spend between Rs 1000 to Rs 2000, 21% spend between Rs 2000 to Rs 3000, 3% were able to spend between Rs 3000 to Rs 4000 and 2% spent between Rs 4000 to Rs 5000. Only 1 percent of the workers spent more than Rs 5000 on purchasing food items. All most all the women NREGA workers had said that they could have able to spend more money on food items than earlier years. They generally purchased fish, eggs, meat and other vegetable items for their family.

5.14.2 Expenditure on health:-

90% of the NREGA women worker said that NREGA income had positive impact on their health. Only 10% said that it had no any impact on their health.

Health was the second largest items of expenditure of NREGA income for the NREGA women workers who said that it had impact on their health. They generally purchase medicine if any health disorder arises for them. For the medicine they need not to depend on other family members. Not only that, they can now purchase medicine for other family members in her family. The average expenditure from NREGA income of the selected women workers was Rs 232.18 in the year 2009-10.

Case study 1: Bima Devi, age 20 is a women NREGA worker of Borghuli panchayat (Pachim Kaliabor Block). She has a serious disease. She needs almostRs 5000/- on medicine per year. In 2009-10, she spent Rs 3000/- on medicine from NREGA income.

Case study 2: Pinky Borah, age26, of Kuwaritol Panchayat(Kaliabor Block) has also a serious disease. She is the only bread winner of her three member family. Her father is no more. Other than food items, she spent Rs 1280/- on her medicine.

5.14.3 Expenditure on Shelter:-

Shelter is one of the basic needs of human being. From the study it is found that NREGA income is not enough for meeting the needs of housing material.98% Of the women NREGA workers reported that NREGA income had no any positive impact on shelter. They said whatever they earn, most them was being spent on food item or on medicine. However 2% said that they had used the income from NREGA on either to repair their shelter or to purchase some housing materials.

Case study3:-



Phuleshwari Boruah,60, is a women NREGA worker. She earned Rs 3500/-from NREGA job in 2009-10. Out of that income she spent Rs 1050/- on purchasing tin(housing Material).

5.14.4 Impact on investment:-

99% of the women NREGA workers said that NREGA income is not enough for investment. Since they belong to poor family, their main head of expenditure is food. Only 1% of NREGA women workers were able to invest the NREGA income. They had purchased chicken or ducks for eggs.

Case study 4:- One of the NREGA women workers Phuleshwari Boruah of Kuwaritol panchayat said," I have purchased some ducklings to keep for eggs. I will sell them for money."

5.14.5 Impact on Saving:-

Most of the NREGA women workers reported that they were unable to save income earned from NREGA. Only five of the selected women NREGA workers said that they had saved a part of the NREGA income. They were Pramala Devi and Pronoti Devi of Borghuli panchayat, Phuleshwari Boruah, Aikon Mahbhai and Rina Rbidas of Kuwaritol panchayat. Parmala Devi earned Rs 1500/- from NREGA job and saved Rs 1200/- out it, Pronoti Devi earned Rs 4200 and saved Rs420out of it, Phuleshwari Boruah earned Rs3500 and saved Rs 700, Aikon Mahabhai earned Rs 1500 and saved Rs 650 and Rina Rabidas earned Rs1800 from NREGA income and saved Rs 1500 out of it.

The average saving of NREGA woman workers from NREGA income was only Rs53.81.

5.14.6 Impact on children's education:-

66% of the selected NREGA women workers reported that they had not spent any part of their NREGA income on children's education. But 34% of the selected NREGA women workers said that NREGA job had enabled them to spend money on their children's education. From NREGA income they had purchased some educational material for their children. They have spend Rs 200 to Rs 400 on their children's education from NREGA income. The average expenditure on education from NREGA income was Rs 88.32. Though this amount seems to be very less, but it is a good sign NREGA has positive impacts on education.

5.14.7 Impact on Repayment of debt:-

From the survey it is found that most of the women NREGA workers belonged to BPL(Below Poverty Line) families. They generally borrow money during emergencies. When asked whether NREGA income was useful to repay debt, most of them replied in negative. Only 8% of them reported that with the help of NREGA income they had repaid their debt. The average of debt repayment was Rs 60.56 from NREGA income.

Satisfied with the current wage rate:-

A study was also conducted regarding the satisfaction with the current wage rate of NREGA job. During the study period the daily wage rate of NREGA job was Rs 130/- per day. The workers were asked whether they were satisfied with the current wage rate. 86% of the selected women NREGA workers said that they were satisfied with the current wage rate and 14% of the workers reported that they were not satisfied because in some other work the wage rate is higher. They said, "The wage rate in farm labour is Rs 180/- which is Rs 50 more than the NREGA job."

5.15 Wage rate

Initially the daily wage rate for NREGA workers was Rs 80 which was later increased to Rs 130. During the study period this wage rate was prevailing, a study was conducted regarding the satisfaction with the current wage rate. The workers were asked whether

they were satisfied with the wage rate. 86 % of the workers said that they were satisfied while 14% workers applied in negative. They were further asked why they were not satisfied. Then they said that the prices of necessary goods are increasing at high rate and it was not possible for them to fulfill their basic needs with the current wage rate. Some of the workers said that they get much higher wage rate on farm work.

5.16 Satisfied with current procedure of payment of remuneration:-

NREGA workers do not receive their remuneration directly from the panchayat officials. For this they have to open an account either in post office or in a scheduled commercial bank. 70% of the selected women NREGA workers received their wages through banks and the rest 30% received from post offices. 81% of the selected workers were satisfied with the current procedure of payment of wages where as 19% reported that they were not satisfied with the procedure. The workers who were not satisfied; were asked the reason for that. They said—

- a) Opening an account with the banks was time consuming. They had to spend 3 to 5 days for this. A daily wage earner cannot afford this.
- b) They found difficulty in filling the forms of the bank for opening account.
- c) The branch offices of the banks as well as of post office were 3 to 5 kilometer away from the residence of the workers.

- d) Some workers were also found who do not know the process of withdrawals. Therefore they had to depend the GRS (Gram Rojgar Sevak) for it. Some of the GRS demands Rs10 to Rs 30 for per withdrawals.

5.17 Impact on family ties:

A housewife does lot of work for her family. When she is joins a work, she has to manage all these activities. In some cases husband help these housewives but there are some who do not want to do these activities for his family and they want that these activities be done by his wives only. If wives of such husband go for work then family tension arises and it leads to some other problems. Therefore to assess the impact of the NREGA job on family ties, women NREGA workers were asked whether the NREGA job has improved their family ties or has deteriorated it. In reply 97 % of the NREGA workers have said that the NREGA job has increased their family ties because their family income has increased. While 3% of the women NREGA workers reported that their husbands do not want her to work outside only because in her absence their husband has to do the household activity or there is none to look after these activities.

A woman worker displaying her job card which was been worn out by her husband when she refused to surrender money to him she earned from NREGA work.



5.18 Does NREGA work improves life

One of the objectives of NREGA was to improve the life of the rural poor through providing employment opportunity at their own places. The women workers of the selected panchayat were asked 'Does NREGA works improve life?'. 99% of the workers reported that NREGA job has improved their life while 1% said she has no comment on it.

5.19 Sources of income other than NREGA job

Rural poor women of India do many activities to earn their bread. Among the activities casual labour on farm land, house hold helper, care taker are the common. When the women NREGA workers were asked whether they have other sources of income other than NREGA job, 62% replied in positive while 38% said that they have no any source of income other than NREGA.

Chapter:6

Conclusion

Since introduction of planning, particularly from the fifth plan government of India has introduced a lot of plan and schemes for rural development of India and for empowerment of rural women. The introduction of NREGA scheme in this regard is a milestone for its some unique features. The scheme has targeted to create employment opportunities for rural poor including women at one hand and on the other hand it has tried to create physical assets like development of road, market, playground, community hall etc. It has completely ignored the contractors. For smooth functioning of the NREGA work the government has employed Gram Rojgar Sevak(GRS) in every panchayat.

It has been found that a lot of rural poor have been benefited from the scheme. Rural women have got the opportunity to earn some money in their respective locality. Their income has increased than before after engaged themselves in NREGA works. There were some women found who did not go out for earning income due lack of source of work. But the Scheme has inspired such women to come forward for work. No doubt the scheme has played an important role to empower the rural woman. It has far reaching impact on socio-economic development of the women in rural areas. From the study it has been found that most of the women NREGA worker spends lion share or their NREGA income on food and basic necessities. A part of NREGA income is used on health by purchasing medicines. Some NREGA workers used the NREGA income on education for their children. Some of them save income form it for future needs. Some

women were found who have invested the income of NREGA on purchasing chattels, goats, ducks etc.

There are social effects of NREGA scheme also. Most of the women NREGA workers accepted that the scheme has increased the family ties as the women have started earning income which can support their family. NREGA women workers enjoy self sufficiency and self confidence now.

But there is another picture of NREGA scheme also. For getting a job through this scheme, one has to register their name with panchayat. Some women found the process difficult. The NREGA workers are paid wages through post offices or through banks and for this they have to open an account in post offices and banks. This is another burden for them. For illiterates it is more burdensome. NREGA jobs are not available throughout the year. The workers have to wait for long for job from NREGA Scheme. Though NREGA schemes have promised to give 100 days of job but it has not been fulfilled. Some women NREGA workers reported that shades for their children are not available at their work places. Moreover the NREGA officials are not transparent in counting the numbers of days they have worked in NREGA schemes. Many of workers are not satisfied with the wage rate of NREGA.

Suggestions

- Since this is the Central Government sponsored scheme , the central government should grant more funds to the state governments so that the NREGA workers can get regular job.
- The government should try to provide 100 days of work to the workers.

- The workers should be paid daily or weekly for NREGA works.
- There should be transparent in measurement of work and payment of wages.
- Women NREGA workers should be provided less heavier works.

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APPENDIX I
QUESTAINAIRE

A study on socio-economic impacts of NREGA with special emphasis on women empowerment: A case study of Kaliabor sub-division in Nagaon districts of Assam

1. Name of the job cardholder.....
2. Name of the block.....
3. Name of the gaon panchayat.....
4. Address: Vill:.....
P.O:.....

5. Job card no:

--	--	--	--	--	--	--	--

6. Date of issue:

--	--	--	--	--	--	--	--

7. Age :

8. Sex :

9. Caste:.....

10. Religion.....

11. Married/ Unmarried.....

12. Educational qualification:.....

13. No. of family members: Below 14 yrs..... Between 15-.60..... Above 60 yrs
.....

14. No. of dependents:

15. No. of working members in the family MaleFemale

16. Occupation of the husband/Father:.....

17. Average annual income of the card holder (From job card.....
Others.....

18. Facilities at work place:

a) Drinking water.....

b) Crash for minors.....

c) Any other facility.....

19. Heads and share of expenditure of NREGA income :--

a) Food and basic necessities.....

b) Health.....

c) Shelter.....

d) Investment.....

e) Saving.....

f) Education of children.....

g) Any other.....

20. NO OF WORKING DAYS in NREGA work

a) In 2008-09 :

b) In 2009-10 :

21. SAVING FROM NREGA EARNINGS

a) In 2008-09 :

b) In 2009-10 :

22. Average annual income before NREGA work:

23. Average annual income after NREGA work:

24. Whether satisfied with the current wage rate of NREGA :.....

25. Do you think NREGA improves your life ?.....

26. Any other source of income except NREGA work at present ?.....

27. How NREGA Job helps in fulfilling personal needs ?.....

.....

.....

28. Do you feel that NREGA work should be continued in future ?.....

If not, Why?

.....

.....

.....

29. Do you think the NREGA Job restricts you in participating in social and religious activity ?.....

30. How does NREGA playing role in development of your area (**rural development**)?

a) Development of rural roads

b) Development of rural market infrastructure

c) Development of ponds/ fisheries/ play ground

d) Any other

31) What were the source of income before the NREGA job ?

Source	Daily wage rate
a) Working as casual labor.....	
b) Working as farm lab our.....	
c) Worked in own farmland.....	
d) Working in industrial units.....	
e) Any other source.....	

32. Do you found any change in everyday life after working in NREGA ?

- a) Better food.....
- b) Better shelter.....
- c) Improves family ties.....
- d) Better self sufficiency.....
- e) Better health facility.....
- f) Reduces the financial burden of husband/ father.....
- g) self confidence
- h) Any other.....

33. Are you satisfied with the current procedure of payment of remuneration ?.....

34. Have you ever noticed the PANCHAYAT officials using any machinery goods(truck/tractors etc.) or contractors in NREGA work ?

35. Any other comment from the card holder.....

Signature of the respondent

